

**ANSWERS TO SECTION 5 ARE NOT RESTRICTED TO IDAHO ACTIVITY AND ARE NOT TO BE LIMITED
BASED ON A PRESUMED OR ACTUAL FINANCIAL IMPACT TO THE LICENSEE. "BLANKET"
STATEMENTS REGARDING MATERIALITY ARE NOT SUFFICIENT.**

5. Disclosures: If the answer to any of the following is "YES", provide complete details of all events or proceedings in an attachment.		
Financial Disclosure	YES	NO
<p>A. Within the past ten years, is/has the Licensee or any current lending-involved employee (W2/1099), agent, officer, director, member, partner, manager or 25% or greater equity-owner of the Licensee:</p> <p>(1) filed a personal bankruptcy petition or been the subject of an involuntary bankruptcy petition?</p> <p>(2) based upon events that occurred while any party listed in A above exercised <i>control</i> over any organization, filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition?</p> <p>B. Have a bonding company ever deny, pay out on, or revoke a bond for any party listed in section A above?</p> <p>C. Had or currently have any unsatisfied judgments or liens?</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Criminal Disclosure	YES	NO
<p>D. Within the past ten years, is/has the Licensee or any current lending-involved employee (W2/1099), agent, officer, director, member, partner, manager or 25% or greater equity-owner of the Licensee been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any <i>felony</i>?</p> <p>F. Within the past ten years, is/has the Licensee or any current lending-involved employee (W2/1099), agent, officer, director, member, partner, manager or 25% or greater equity-owner of the Licensee been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to a <i>misdemeanor involving: financial services</i> or a <i>financial services-related</i> business or any fraud, false statements or omissions, theft or any wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses?</p> <p>G. Based upon activities that occurred while any party listed in F above exercised <i>control</i> over it, has an organization been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to a <i>misdemeanor</i> specified in 5F?</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Regulatory Action Disclosure		
<p>H. Within the past ten (10) years has any state or federal regulatory agency or <i>foreign financial regulatory authority</i> ever:</p> <p>(1) <i>found</i> the Licensee or any current lending-involved employee (W2/1099), agent, officer, director, member, partner, manager or 25% or greater equity-owner of the Licensee to have made a false statement or omission or been dishonest, unfair or unethical?</p> <p>(2) <i>found</i> the Licensee or any current lending-involved employee (W2/1099), agent, officer, director, member, partner, manager or 25% or greater equity-owner of the Licensee to have been <i>involved</i> in a violation of a <i>financial services-related</i> regulation(s) or statute(s)?</p> <p>(3) <i>found</i> the Licensee or any current lending-involved employee (W2/1099), agent, officer, director, member, partner, manager or 25% or greater equity-owner of the Licensee to have been a cause of a <i>financial services-related</i> business having its authorization to do business denied, suspended, revoked or restricted?</p> <p>(4) entered an <i>order</i> against the Licensee or any current lending-involved employee (W2/1099), agent, officer, director, member, partner, manager or 25% or greater equity-owner of the Licensee in connection with a <i>financial services-related</i> activity?</p> <p>(5) denied, suspended, or revoked the registration or license, disciplined, or otherwise by <i>order</i>, prevented the Licensee or any current lending-involved employee (W2/1099), agent, officer, director, member, partner, manager or 25% or greater equity-owner of the Licensee from associating with a <i>financial services-related</i> business or restricted your activities?</p> <p>(6) barred the Licensee or any current lending-involved employee (W2/1099), agent, officer, director, member, partner, manager or 25% or greater equity-owner of the Licensee from association with an entity regulated by such commission, authority, agency, or officer, or from engaging in a <i>financial services-related</i> business?</p> <p>(7) issued a final <i>order</i> based on violations of any law or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</p> <p>I. Has the Licensee or any current lending-involved employee (W2/1099), agent, officer, director, member, partner, manager or 25% or greater equity-owner of the Licensee ever had an authorization to act as an attorney, accountant, real estate agent or state or federal contractor that was revoked or suspended?</p> <p>J. Is the Licensee or any current lending-involved employee (W2/1099), agent, officer, director, member, partner, manager or 25% or greater equity-owner of the Licensee now the subject of any regulatory <i>proceeding</i> that could result in a "yes" answer to any part of 5H or 5I?</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Civil Judicial Disclosure		
<p>K. (1) Within the past ten (10) years, has any domestic or foreign court ever:</p> <p>(a) <i>enjoined</i> the Licensee or any current lending-involved employee (W2/1099), agent, officer, director, member, partner, manager or 25% or greater equity-owner of the Licensee in connection with any <i>financial services-related</i> activity?</p> <p>(b) <i>found</i> that the Licensee or any current lending-involved employee (W2/1099), agent, officer, director, member, partner, manager or 25% or greater equity-owner of the Licensee was <i>involved</i> in a violation of any <i>financial services-related</i> statute(s) or regulation(s)?</p>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

(2) fraud, dishonesty, theft, or the wrongful taking of property?

Branch License Renewal(s)

Complete the following information for all additional **existing** branch licenses to be renewed (*must be of record and on file with the Department as of 4/1/2006*) . All approved renewed licenses will be mailed to the *licensed location*. Attach additional page(s) if necessary. **Be sure to include all required information and appropriate renewal fees for each location or renewals cannot be completed.**

A list of license numbers is available on the Internet at <http://finance.idaho.gov>

License Number	Physical Street Address	Mailing Address	Branch Manager in Charge*	Phone	Fax	Email** for this location

*If different than listed on the website, refer to question one (1) for information to be provided.

**If you would like to receive email announcements and other communications from the Department of Finance, please provide a contact email address.

License Number	DBA*** (if applicable) List each <i>registered</i> d/b/a associated with, or to be associated with, the listed license number. If d/b/a should be reflected on ALL licenses, indicate ALL for license number. (Registered dba must be filed/accepted by the Idaho Secretary of State) Attach additional page if necessary.

Balance Sheet

Licensee Name: _____

We furnish the following information which sets forth our/my financial condition on the _____ day of _____ (month) _____ (year)

Entries must solely reflect information pertaining to the licensed entity. Consolidated amounts or entries reflecting additional entities cannot be considered.

ASSETS

Current Assets

Cash on hand: _____

Checking: _____

Institution name: _____ Balance: _____

Institution name: _____ Balance: _____

Savings: _____

Institution name: _____ Balance: _____

Institution name: _____ Balance: _____

Line of Credit: _____

Institution name: _____ Amount of available credit: _____

Stocks: _____ Cash Value: _____

Bonds: _____ Value: _____

Certificates of Deposit: _____

Institution name: _____ Value: _____

Money Market: _____

Company name: _____ Balance: _____

Accounts Receivable: _____

(cannot include notes, accounts, bills or judgments held for collection): _____

Other: explain: _____ Balance: _____

Total Current Assets: _____

Fixed Assets

Computers/Office Equipment: _____

Less accumulated depreciation: _____

Furniture/Fixtures: _____

Buildings/Land: _____

Less accumulated depreciation: _____

Mortgage/Real Estate Loans Held: _____

Other: explain: _____

Total Fixed Assets: _____

TOTAL ASSETS: _____

LIABILITIES

Current Liabilities

Notes/Loans Payable to Financial Institutions:

Explain: _____

Balance: _____

Lines of Credit Payable:

Available Credit: _____

Balance: _____

Notes Payable to Others:

Explain: _____

Balance: _____

Notes Payable to Officers/Stockholders/Members/Partners:

Explain: _____

Balance: _____

Payroll Taxes Payable:

Balance: _____

Other: Explain: _____

Balance: _____

Total Current Liabilities:

Long Term Liabilities

Mortgages/Contracts Payable:

Balance: _____

Leases Payable:

Balance: _____

Rent Payable:

Balance: _____

Loans From Officers/Shareholders/Members/Partners:

Explain: _____

Balance: _____

Other: Explain: _____

Balance: _____

Total Long Term Liabilities:

TOTAL LIABILITIES:

Equity

Stock:

Retained Earnings:

Owner/Member/Partner Contributions:

Net Income:

Other: Explain: _____

TOTAL EQUITY/NET WORTH

TOTAL LIABILITIES AND EQUITY

This statement has been carefully read by us/me and is a full, true and correct statement of our/my financial condition and we/I hereby state that no representation, promise or agreement not expressed herein has been made to induce us/me to sign such a statement, and we/I hereby agree to be bound by the representations hereof.

Signed: _____
Printed Name: _____
Title: _____

Subscribed and sworn to before me this _____ day of _____

Notary Name: _____
Residing at: _____
Notary Public for the State of: _____
My Commission Expires: _____

“Total Assets” must equal “Total Liabilities and Equity”

Title/Regulated Lenders (If licenses begin with “RRL-”, “RTL-”, “NAS” or “RAS-”): “Current Assets” must reflect a minimum \$30,000 in liquid assets available to lend. This is a continuous and ongoing requirement, and must be demonstrated at each application and each annual renewal/notification.

Payday Lenders (If license begins with “RPD-”): “Current Assets” must reflect a minimum \$30,000 available in liquid assets, increased by an additional \$5,000 for each additional Idaho in-state branch location to a maximum of \$75,000. This is a continuous and ongoing requirement, and must be demonstrated at each application and each annual renewal/notification.

Dual License Mortgage Lenders (If license begins with “RMD-”): “Current Assets” requirement does not apply and no balance sheet needs to be submitted.

NOTE: Only current licensed locations on record with the Department may be renewed. To verify if a location is on record, please visit <http://finance.idaho.gov> and view the approved licensees and their locations in the consumer credit section under the following headings or contact the Department at 208.332.8061.

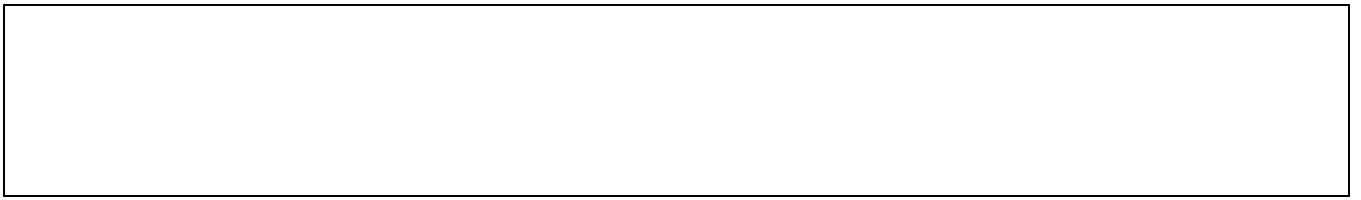
“Regulated Lender”: If your license number begins with **RRL-**

“Title Lender”: If your license number begins with **RTL-**

“Payday Lender”: If your license begins with **RPD-**

“Assignee”: If your license begins with **NAS- or RAS-**

“2nd Mortgage”: If your license begins with **RMD-**



2006 ANNUAL REPORT

Home/Main Office

License # _____

Consumer Purpose Lending--lending made primarily for personal, family or household use to Idaho residents or in Idaho.

Mortgage Lenders: Activity to be reported ONLY consists of subordinate lien loans on a primary residence located in Idaho.

1. TOTAL REGULATED CONSUMER LOANS MADE IN 2005 <u>Secured by (do not include Short-term Title Loans Section 6)</u> Residential Real Property _____ Other (car, boat, RV, furniture, etc) _____ <u>Unsecured (do not include Short-term Payday Loans Section 5)</u> Credit Card _____ Other (signature, etc) _____	\$\$\$ Dollar Amount \$\$\$ \$ _____ \$ _____ \$ _____ \$ _____	## Number of Accounts## # _____ # _____ # _____ # _____
2. TOTAL REGULATED CONSUMER LOANS THAT, IN 2005, HAVE RESULTED IN: Default _____ Repossession _____ Foreclosure _____	\$\$\$ Dollar Amount \$\$\$ <u>LEAVE THIS LINE BLANK</u> \$ _____ \$ _____	## Number of Accounts## # _____ # _____ # _____
3. Total number of Regulated Consumer Loans made in 2005 that included credit insurance:	# _____	
4. Is the lender directly or indirectly controlled by any bank holding company, national or state bank, savings bank or association? If yes, indicate the name of the controlling institution below: _____ NO YES Controlling Institution(s): _____		
5. Short-term Payday Loans made in 2005: * Dollar Amount Loaned \$ _____ Number of Accounts # _____ Smallest loan made \$ _____ Largest loan made \$ _____ Smallest finance charge assessed \$ _____ Largest finance charge assessed \$ _____ Average loan term (specify days or months) _____ Number of Loans refinanced in 2005 _____ Number of returned NSF checks in 2005 _____ Number of loans rescinded by next business day per Idaho Code § 28-46-413(9) _____ <small>* Short-term consumer loans of \$1,000 or less plus fees, secured by the borrower's personal check or the equivalent.</small>	6. Short-term Vehicle Title Loans made in 2005: ** Dollar Amount Loaned \$ _____ Number of Accounts # _____ Smallest loan made \$ _____ Largest loan made \$ _____ Smallest finance charge assessed \$ _____ Largest finance charge assessed \$ _____ Average loan term (specify days or months) _____ Number of Loans refinanced in 2005 _____ Number of vehicles sold after repossession in 2005 _____ Number of vehicles sold after repossession resulting in a deficiency balance _____ Length of longest loan term remaining on books and open as of December 31, 2005 _____ Length of longest loan term closed in 2005 _____ <small>** Secured by vehicle title, to be repaid within one year, interest rate exceeds 36% per year with loan amount \$2,000 or less.</small>	
<p>Certification of an owner, officer, partner or member: I HEREBY CERTIFY that the statements contained in this report are true and correct, and represent the loan activity of the above-named lender for the period January 1, 2005 through December 31, 2005.</p> <p>Signature: _____ Phone: _____</p> <p>Printed Name: _____ Fax: _____</p> <p>Title: _____ Date: _____</p>		

EACH RENEWAL PACKAGE MUST CONTAIN THE FOLLOWING:

- A. Completed Renewal Form Identifying **EACH** Location to Be Renewed
DO NOT LEAVE ANY SECTION BLANK
- B. Completed Balance Sheet evidencing minimum required liquid assets
- C. Completed Annual Report reflecting 2005 lending activity
- D. \$150 Renewal Fee For **EACH** Licensed Location
- E. Attachments For Any “Yes” Answers To The Questions On This Renewal Form

PLEASE SUBMIT A COMPLETE RENEWAL PACKAGE BY MAY 15, 2006.

Renewals received after this date may not be able to be processed to allow timely correction of any deficiencies. Allow a minimum 15 days for processing upon receipt by this Department. Approved renewals will be posted in real time to our website at <http://finance.idaho.gov>. *Attempted status checks will delay the process.* **Renewals not postmarked and complete by May 31st will cause the license(s) to expire by operation of law.**

I hereby certify that the forgoing statements are true and correct to the best of my knowledge. I further certify, that I have read and agree to fully abide by the provisions of the Idaho Credit Code and will not engage in any prohibited practice thereunder.

Signature (*person authorized to sign on behalf of Licensee*)

Printed Name

Title

Phone

Date